

Nicole Juenger

---

21 Hickory Meadows Dr

---

Centralia, IL 62801

---

Secretary Jennifer J. Johnson  
Board of Governors  
Federal Reserve System  
20th St. and Constitution Ave., N.W.  
Washington, D.C. 20551  
RE: Docket No. R-1314

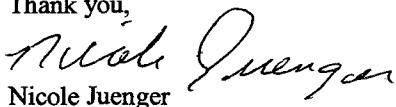
Dear Secretary Johnson-

When I was a teenager, I made some poor decisions whenever it came to my credit. I had access to several credit cards and overspent my limits. In the end, I was unable to pay my debts, and my credit rating plummeted. I did not realize that my mistakes would follow me for many years to come. I am now thirty years old, and I'm still paying for those mistakes.

The only thing that I've been able to do is move forward as much as I can. I applied for a credit card with CorTrust Bank almost two years ago. I have three children that I provide for and use my card for when I have no cash and we are in need of something. I also use my credit card to purchase gasoline, especially, now that it is \$4.05 a gallon. If I'd not been able to gain access to credit, things would have been ever harder for me. I would have had to go without some things.

Subprime credit lenders charge fees as part as their process to approve credit for people in positions like I was in. We all make mistakes and deserve a second chance. I tell young people about how easy it is to ruin credit and let them know that it is a hard road to travel. I encourage them to take better care of their finances than I did. If you want to rebuild your credit after it has been damaged, fees are a price you have to pay, but it is worth it in the end. It opens the doors to credit and helps you to reestablish your record. Please, reconsider your decision to hinder the way these companies operate.

Thank you,

  
Nicole Juenger